

In re:
Fernando Fernandez
Debtor

Case No. 22-12838-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4
Date Rcvd: Apr 20, 2023

User: admin
Form ID: 155

Page 1 of 3
Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 22, 2023:

Recip ID	Recipient Name and Address
db	+ Fernando Fernandez, 1556 Mineral Spring Road, Reading, PA 19602-2227
14732442	+ Cibik Law, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102-3518
14732443	+ City of Reading, 815 Washington St, Reading, PA 19601-3690
14732446	+ NYS Office of Temporary & Disability Ass, Attn: Bankruptcy, 40 N Pearl St, Albany, NY 12207-2847
14732447	+ Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
14732449	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14732451	Reading Area Water Authority, 1801 Kutztown Rd, Reading, PA 19604-1515
14732452	+ Reading School District, 800 Washington St, Reading, PA 19601-3691
14732604	+ Rocket Mortgage, LLC, C/O Michael Farrington, Esq., KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14732456	U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14740125	Email/PDF: bncnotices@becket-lee.com	Apr 21 2023 00:02:21	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14732436	+ Email/PDF: bncnotices@becket-lee.com	Apr 21 2023 00:02:40	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
14732437	+ Email/Text: creditcardbkcorrespondence@bofa.com	Apr 20 2023 23:57:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
14732438	+ Email/Text: creditcardbkcorrespondence@bofa.com	Apr 20 2023 23:57:00	Bank of America, Attn: Bankruptcy, NC, PO Box 26012, Greensboro, NC 27420-6012
14733103	Email/Text: creditcardbkcorrespondence@bofa.com	Apr 20 2023 23:57:00	Bank of America, N.A., PO BOX 31785, Tampa, FL 33631-3785
14740973	Email/Text: creditcardbkcorrespondence@bofa.com	Apr 20 2023 23:57:00	Bank of America, N.A., PO Box 673033, Dallas, TX 75267-3033
14732439	Email/Text: taxclaim@countyofberks.com	Apr 20 2023 23:57:00	Berks County Tax Claim Bureau, 633 Court St Fl 2, Reading, PA 19601-3552
14732440	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 21 2023 00:02:29	Capital One, Attn: Bnakruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
14741460	+ Email/PDF: ebn_ais@aisinfo.com	Apr 21 2023 00:02:30	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14743104	Email/Text: mrdiscen@discover.com	Apr 20 2023 23:57:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14732444	+ Email/Text: mrdiscen@discover.com	Apr 20 2023 23:57:00	Discover Financial, Attn: Bankruptcy, PO Box 3025, New Albany, OH 43054-3025
14732445	Email/Text: sbse.cio.bnc.mail@irs.gov	Apr 20 2023 23:57:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA

District/off: 0313-4 User: admin Page 2 of 3
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14745840	Email/Text: JCAP_BNC_Notices@jcap.com	Apr 20 2023 23:57:00	19101-7346 Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
14732441	Email/PDF: ais.chase.ebn@aisinfo.com	Apr 21 2023 00:02:37	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
14742374	Email/PDF: resurgentbknotifications@resurgent.com	Apr 21 2023 00:02:31	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14732448	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 20 2023 23:57:00	Pennsylvania Department of Revenue, Bankruptcy Division, Po Box 280946, Harrisburg, PA 17128-0946
14732450	+ Email/Text: bankruptcyteam@quickenloans.com	Apr 20 2023 23:57:00	Quicken Loans, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-3573
14737191	+ Email/Text: bankruptcyteam@quickenloans.com	Apr 20 2023 23:57:00	Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/, 635 Woodward Avenue, Detroit, MI 48226-3408
14730743	+ Email/PDF: gecsed@recoverycorp.com	Apr 21 2023 00:02:38	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14732455	+ Email/Text: Bankruptcy@teachersfcu.org	Apr 20 2023 23:57:00	Teachers Federal Credit Union, Attn: Bankruptcy, P.O. Box 9005, Smithtown, NY 11787-9005
14732457	^ MEBN	Apr 20 2023 23:53:16	U.S. Department of Justice, 950 Pennsylvania Ave NW, Washington, DC 20530-0009
14732458	^ MEBN	Apr 20 2023 23:53:06	Westlake Portfolio Management, LLC, Attn: Bankruptcy, PO Box 76809, Los Angeles, CA 90076-0809

TOTAL: 22

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14732454		Synchrony Bank/Sams Club, FL 32896, Attn: Bankruptcy, Orlando,, PO Box 965060
14732453		Synchrony Bank/hhgregg, FL 32896, Attn: Bankruptcy, Orlando,, PO Box 965060

TOTAL: 2 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 22, 2023 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 20, 2023 at the address(es) listed below:

Name	Email Address
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District/off: 0313-4

User: admin

Page 3 of 3

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MICHAEL A. CIBIK

on behalf of Debtor Fernando Fernandez mail@cibiklaw.com cibiklawpc@jubileebk.net

MICHAEL I. ASSAD

on behalf of Debtor Fernando Fernandez mail@cibiklaw.com cibiklawpc@jubileebk.net

MICHAEL PATRICK FARRINGTON

on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. mfarrington@kmlawgroup.com

SCOTT F. WATERMAN [Chapter 13]

ECFMail@ReadingCh13.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

***UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA***

In Re: Fernando Fernandez

Debtor(s)

Chapter: 13

Bankruptcy No: 22-12838-pmm

ORDER CONFIRMING PLAN UNDER CHAPTER 13

AND NOW, this April 20, 2023 upon consideration of the plan submitted by the debtor under chapter 13 of title 11 U.S.C. and the standing trustee's report which has been filed; and it appearing that:

A. a meeting of creditors upon notice pursuant to 11 U.S.C. 341 (a) and a confirmation hearing upon notice having been held;

B. the plan complies with the provisions of 11 U.S.C. 1322 and 1325 and with other applicable provisions of title 11 U.S.C.;

C. any fee, charge or amount required under chapter 13 of title 28 or by the plan, to be paid before confirmation, has been paid;

WHEREFORE, it is ORDERED that the plan is CONFIRMED.

Patricia M. Mayer
Judge ,
United States Bankruptcy Court